

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

In re:

Case No. **20-33177-KRH**

Kandise Nadine Lucas
514 East Williamsburg Road
Sandston, VA 23150
SSN/ITTN: xxx-xx-2827

Debtor

Chapter 13

**ORDER GRANTING DEBTOR'S MOTION TO APPROVE
LOAN MODIFICATION FOR REAL PROPERTY**

This matter comes before the Court on the Debtor's Motion to Approve the fully executed Loan Modification Secured by Real Property. In consideration thereof, the Court makes these FINDINGS:

1. That Debtors have complied with Local Bankruptcy Rule 9013-1 and the notice provisions required by Bankruptcy Rules 4001 and 9014.
2. That no parties in interest have filed any timely objection to the Debtors' motion.
3. That Servbank, SB, shall be allowed to record the fully executed loan modification within the land records of the County of Prince George.
3. That the following stated terms were disclosed to Debtor when she obtained an offer from Servbank, SB for a loan modification (hereinafter the "Loan Modification") to be secured by a first priority lien on the following real property: **10906 Sassafra Drive Hopewell, VA 23860** (hereinafter the "Property") in the amount of **\$39,887.88** (the "**Modified Principal Balance**"). A full legal description of the Real Property is as follows:

KIMBERLY A. CHANDLER, VSB# 47897
CHANDLER LAW FIRM
P.O. Box 17586
Richmond, VA 23226
Office: (804) 353-1971
Fax: (804) 723-0954
Counsel for Debtor(s)

ALL that certain lot, piece or parcel of land with all improvements thereon and appurtenances thereto belonging, lying and being in the County of Prince George, Virginia, shown and designated as Lot 2, Block 13, Section 7, on Subdivision Plat of Beechwood Manor, recorded in the Clerk's Office of the Circuit Court of Prince George County, Virginia, in Plat Book 16, pages 38-41, to which plat reference is hereby made for a more particular description of the property.

BEING the same property conveyed to James M. Crusoe and Debra D. Crusoe, husband and wife, by deed of assumption from Chris A. Lecomte and Tamie R. Lecomte, husband and wife, dated April 25, 1988 and recorded May 3, 1988 in the Clerk's Office of the Circuit Court of Prince George County, Virginia in Deed Book 306, page 222.

It appearing to the Court to be just and in the best interests of the parties to allow Debtors' motion, subject to the terms stated herein above it is hereby,

ORDERED that the Debtors' Motion is hereby GRANTED, and it is further

ORDERED that the Debtor(s) may enter into the Loan Modification and execute such documents as are necessary to complete the transaction, including but not limited to a deed of trust lien on the Property, and it is further

ORDERED that the terms of the Loan Modification are approved as follows:

- a. Principal Balance of loan before new loan modification is **\$34,117.86;**
- b. Principal Balance of loan after loan modification is **\$39,887.88** (inclusive of pre-petition and post-petition arrears and unpaid interest);
- c. Interest rate is before loan modification **7.375%;**
- d. Interest rate is after loan modification **6.875%;**
- e. Maturity Date before loan modification **7/1/2031;**
- f. Maturity Date after loan modification **6/1/2054;**
- g. Monthly payment before loan modification **\$950.04;** including **principal, interest and escrow;**
- h. Monthly payment after loan modification **\$262.03** including **principal, and interest;** and the additional estimated escrow of approximately **\$340.16;**
- i. The modification results in a lower monthly payment. Future plan payments will not increase, given debtor is below median.

ORDERED that upon modification of the loan, Servbank, SB shall amend their Proof of

Claim appropriately; and it is further

ORDERED that the Trustee shall treat the remaining balance if any of the secured mortgage arrearages claim of Servbank, SB, as paid outside of the plan pursuant to the approved loan modification immediately upon entry of the order, and it is further

ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: Sep 22 2024

/s/ Kevin R Huennekens
United States Bankruptcy Judge

Entered on Docket: Sep 23 2024

I ask for this:

/s/ Kimberly A. Chandler

KIMBERLY A. CHANDLER, VSB# 47897

CHANDLER LAW FIRM

P.O. Box 17586

Richmond, VA 23226

Office: (804) 353-1971

Fax: (804) 723-0954

Counsel for Debtor(s)

Endorsed by:

/s/ Carl M. Bates

Carl M. Bates, Trustee

P.O. Box 1819

Richmond, VA 23218-1819

CERTIFICATION

Pursuant to Local Rule 9022-1(C), I hereby certify that a true copy of the foregoing order has been either endorsed by all necessary parties and/or was served via electronic mail or mailed via first class mail, postage pre-paid, to all necessary parties set forth in the certificate of service filed with the Motion.

/s/ Kimberly A. Chandler

KIMBERLY A. CHANDLER, VSB# 47897

PARTIES TO RECEIVE COPIES

Chandler Law Firm
P.O. 17586
Richmond, VA 23226

Carl M. Bates, Trustee
P.O. Box 1819
Richmond, VA 23218-1819

Office of the U.S. Trustee
P.O. Box 2246
Richmond, VA 23217-2246

Servbank, SB
3138 E. Elwood St
Phoenix, AZ 85034-7210

Kandise Nadine Lucas
514 East Williamsburg Road
Sandston, VA 23150

In re:
Kandise Nadine Lucas
Debtor

Case No. 20-33177-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Sep 23, 2024

User: halllinda
Form ID: pdford11

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2024:

Recip ID	Recipient Name and Address
db	+ Kandise Nadine Lucas, 514 East Williamsburg Road, Sandston, VA 23150-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16354197	+ Email/Text: BK@servicingdivision.com	Sep 24 2024 00:24:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2024 at the address(es) listed below:

Name	Email Address
Carl M. Bates	station01@richchap13.com station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Craig Brandon Rule	on behalf of Creditor Nationstar Mortgage LLC crule@zwickerpc.com bknotices@zwickerpc.com
Daniel Kevin Eisenhauer	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ANHSOrlans@InfoEx.com ecfaccount@orlans.com

District/off: 0422-7

User: halllinda

Page 2 of 2

Date Rcvd: Sep 23, 2024

Form ID: pdford11

Total Noticed: 2

Gerard R. Vetter

USTPRegion04.RH.ECF@usdoj.gov

Jason Meyer Krumbein

on behalf of Defendant Kandise Nadine Lucas jkrumbein@krumbeinlaw.com
a30156@yahoo.com;plutzky@krumbeinlaw.com;jkrumbein@recap.email

Kimberly Alice Chandler

on behalf of Debtor Kandise Nadine Lucas kim@chandlerplc.com
liz@chandlerplc.com;admin3@chandlerplc.com;r49700@notify.bestcase.com

Mukta Suri

on behalf of Creditor Allied First Bank SB dba Servbank POCInquiries@BonialPC.com,
Notices.Bonial@ecf.courtdrive.com;mukta.suri@bonialpc.com

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on behalf of Creditor Allied First Bank SB dba ServBank POCInquiries@BonialPC.com,
Notices.Bonial@ecf.courtdrive.com;mukta.suri@bonialpc.com

Mukta Suri

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Notices.Bonial@ecf.courtdrive.com;mukta.suri@bonialpc.com

Susan Hope Call

on behalf of Trustee Carl M. Bates susancall@richchap13.com station15@richchap13.com

Todd Madison Ritter

on behalf of Plaintiff Amanda Simons tritter@hillrainey.com
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

Todd Madison Ritter

on behalf of Creditor Amanda Simons tritter@hillrainey.com
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

TOTAL: 12